

Doc # 2007165655
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Date: 04/10/2007 11:23A
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$37.00

RETURN ADDRESS
Primary Residential Mortgage
4750 West Wiley Post Way #200
Salt Lake City, Utah 84116

5C72 29534
Document Title(s): **REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY** Order Number: **V64881CLN**

Reference Number(s) of related documents:

— 2007165654

Grantor(s): (Last name, First name and Middle Initial)
MONAGHAN, CORY L
MONAGHAN, JEWEL M

Grantee(s): (Last name, First name and Middle Initial)
PRIMARY RESIDENTIAL MORTGAGE, INC

Trustee:
FIDELITY NATIONAL TITLE

Legal Description: (abbreviated form: i.e. lot, block, plat or section township, range, quarter/quarter)
LOT 14 HIDEAWAY II

Assessor's Property Tax Parcel/Account Number:
02-05-11-2-4-0114-00

PRIMARY RESIDENTIAL MORTGAGE, INC
4750 WEST WILEY POST WAY #200
SALT LAKE CITY, UTAH 84116

**REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF
ATTORNEY**

(To execute or release title, mortgage, or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me", residing at:

61 DOUGAN FALLS LANE

Current street address

WASHOUGAL,

WASHINGTON

98671

City

State

Zip

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

**MANUFACTURER'S NAME: NASHUA
MODEL YEAR: 1994
MODEL NUMBER: 4828
SERIAL NUMBER: NCID 33335A/BIDA
MODEL: 4828 CASTLEWOOD
HUD TAG#: IDA133556 / IDA133555
LENGTH AND WIDTH: 44' X 26'**

Permanently affixed to the real property located at

61 DOUGAN FALLS LANE

Street address

WASHOUGAL,

WASHINGTON

98671

SKAMANIA

City

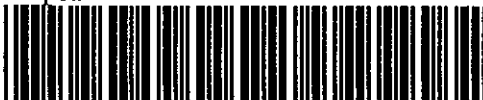
State

Zip

County

("Property Address") and as more particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, **PRIMARY RESIDENTIAL MORTGAGE INC.** ("Lender"), as its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, and

wfmhlpoa



109403185



OTHER

any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated April 6, 2007

Closing date


Executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, and the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the power herein expressly granted, as fully as I might or could do if personally present.

Witness my hand and seal this 6th day of April, 2007.


Borrower

CORY L. MONAGHAN
Printed Name


Witness


Borrower

JEWEL M. MONAGHAN
Printed Name


Witness

Borrower

Witness

Printed Name

Borrower

Witness

Printed Name

STATE OF WA

COUNTY OF Clark

On the 6 day of April, 2007, before me the undersigned, a Notary Public in and for said State, personally appeared:

CORY L. MONAGHAN and JEWEL M. MONAGHAN

Personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to be within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Cindy M. Schaffner
Notary Signature

Cindy M. Schaffner
Notary Printed Name

Notary Public: State of WA
Qualified in the County of Clark
My commission expires: 5/29/07
Official Seal: _____

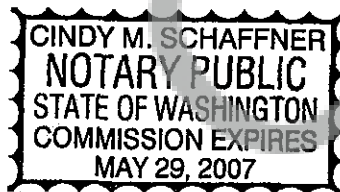


EXHIBIT A
PROPERTY DESCRIPTION

Lot 14, HIDEAWAY II, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED
IN BOOK 'B', OF PLATS, PAGE 4, IN THE COUNTY OF SKAMANIA, STATE OF
WASHINGTON.

Unofficial
Copy